

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Richard E. Lawrence Jr.**  
Debtor(s)

Bankruptcy Case No.: 20-10080-TPA  
Per Proceeding Held June 16, 2020  
Chapter: 13  
Docket No.: 38 - 20  
Concil. Conf.: 8/4/20 at 01:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 6, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on 8/4/20 at 01:30 PM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ally Bank (Claim No. 19); PNC Bank (Claim No. 3), following payment changes of record and Crawford County Tax Claim Bureau (Claim No. 34) as secured at statutory rate .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified Plan terms: Snap on Credit (Claim No. 2).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: June 30, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard E. Lawrence, Jr.  
 Debtor

Case No. 20-10080-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 77

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db  
 15193220 +Richard E. Lawrence, Jr., 10143 Williamson Road, Meadville, PA 16335-5159  
 15193244 Behalf, PO Box 781468, Philadelphia, PA 19178-1468  
 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,  
 Newark, DE 19714)  
 15207830 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15193234 +Citgo Credit Card, 9510 W. 67th St., Shawnee, KS 66203-3614  
 15193236 +Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742  
 15193235 +Citi/L.L. Bean, Po Box 6497, Sioux Falls, SD 57117-6497  
 15193237 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
 15193238 +Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 15193239 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497  
 15193240 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 15193248 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 15193247 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 15193252 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15193249 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610  
 15193256 +Home Depot, 5800 South Corporate Place, Sioux Falls, SD 57108-5027  
 15214842 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15193262 Meadville Medical Center, PO Box 219714, Kansas City, MO 64121-9714  
 15193263 +Mercury Card, 1415 Warm Springs Rd, Columbus, GA 31904-8366  
 15218267 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
 15193264 +NCR-eRecovery, 506 Manchester Expressway, Suite A12, Columbus, GA 31904-6482  
 15225628 +Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999,  
 Saint Cloud Mn 56302-7999  
 15193268 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 15193270 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 15221476 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 15193273 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 15193272 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 15193274 +Snap On Crdt, 950 Technology Way, Libertyville, IL 60048-5339  
 15193275 +Snap On Crdt, 950 Technology Way, Suite 301, Libertyville, IL 60048-5339  
 15193276 Staples Business, PO Box 78004, Phoenix, AZ 85062-8004  
 15193285 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 15193286 +Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
 15193287 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747  
 15193288 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 01 2020 06:21:43  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15218700 E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2020 06:07:06 Ally Bank, PO Box 130424,  
 Roseville MN 55113-0004  
 15193217 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2020 06:07:06 Ally Financial,  
 Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
 15193215 +E-mail/Text: ally@ebn.phinsolutions.com Jul 01 2020 06:07:06 Ally Financial,  
 P.o. Box 380901, Bloomington, MN 55438-0901  
 15193221 +E-mail/PDF: gecsedirecoverycorp.com Jul 01 2020 06:21:38 BP Credit Card,  
 C-O PO Box 965024, Orlando, FL 32896-0001  
 15223178 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 01 2020 06:21:42  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 15193241 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 01 2020 06:07:08 Citizens Bank,  
 480 Jefferson Blvd, Warwick, RI 02886  
 15193242 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 01 2020 06:07:08 Citizens Bank,  
 Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940  
 15221653 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 01 2020 06:07:08 Citizens Bank N.A.,  
 One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919  
 15193222 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2020 06:20:32 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 15193226 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2020 06:20:32 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15197280 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 01 2020 06:21:25  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15193245 +E-mail/Text: rkiser@co.crawford.pa.us Jul 01 2020 06:08:45 Crawford County Tax Claim Bureau,  
 903 Diamond Park, Meadville, PA 16335-2694  
 15193246 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2020 06:07:51 Dental first,  
 PO Box 182120, Columbus, OH 43218-2120

District/off: 0315-1

User: vson  
Form ID: 149

Page 2 of 3  
Total Noticed: 77

Date Rcvd: Jun 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15220269 E-mail/Text: bnc-quantum@quantum3group.com Jul 01 2020 06:08:05  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

15226678 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 01 2020 06:09:00  
First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee,  
Po Box 7999, Saint Cloud Mn 56302-7999

15193255 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2020 06:07:51 Giant Eagle,  
PO Box 182789, Columbus, OH 43218-2789

15229113 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 01 2020 06:09:00 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

15193219 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 01 2020 06:20:30 Amazon Visa,  
PO Box 15369, Wilmington, DE 19850

15193231 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 01 2020 06:22:26 Chase Card Services,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

15193228 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 01 2020 06:21:21 Chase Card Services,  
Po Box 15369, Wilmington, DE 19850

15193257 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jul 01 2020 06:09:40 Kabbage,  
PO Box 77081, Atlanta, GA 30357-1081

15193258 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 01 2020 06:08:49 KeyBank,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338

15193259 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 01 2020 06:08:49 KeyBank,  
4910 Tiedeman Road, Oh-01-51-0622, Brooklyn, OH 44144-2338

15193260 +E-mail/Text: bncnotices@becket-lee.com Jul 01 2020 06:07:22 Kohls/Capital One,  
Po Box 3115, Milwaukee, WI 53201-3115

15193261 +E-mail/Text: bncnotices@becket-lee.com Jul 01 2020 06:07:22 Kohls/Capital One,  
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

15207709 E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:21:48 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

15193266 +E-mail/Text: bnc@nordstrom.com Jul 01 2020 06:07:25 Nordstrom FSB, Attn: Bankruptcy,  
Po Box 6555, Englewood, CO 80155-6555

15193265 +E-mail/Text: bnc@nordstrom.com Jul 01 2020 06:07:25 Nordstrom FSB, 13531 E. Caley Ave,  
Englewood, CO 80111-6505

15206151 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 01 2020 06:20:42  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

15193267 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:22:43 Paypal Working Capital,  
PO Box 5018, Lutherville Timonium, MD 21094-5018

15193279 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:20:34 Synch/PPC, Po Box 965005,  
Orlando, FL 32896-5005

15193280 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:21:29 Synch/PPC, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

15193277 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:21:17 Synch/ebay, Po Box 965013,  
Orlando, FL 32896-5013

15193278 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:22:45 Synch/ebay, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

15193670 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:22:26 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15229177 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:21:31 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

15193282 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:20:36 Synchrony Bank/Amazon,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

15193281 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:22:38 Synchrony Bank/Amazon,  
Po Box 965015, Orlando, FL 32896-5015

15193284 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:21:26 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

15193283 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2020 06:22:41 Synchrony Bank/Care Credit,  
C/o Po Box 965036, Orlando, FL 32896-0001

15229199 +E-mail/Text: bncmail@w-legal.com Jul 01 2020 06:08:46 TD Bank USA, N.A.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

15193289 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 01 2020 06:07:51 Wayfair,  
c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, a Division of PNC Bank, National Ass  
cr\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

15193218\* +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

15193216\* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901

15193243\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance Company, Pob 8099, Newark, DE 19714)

15193224\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

15193225\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

15193223\* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

15193227\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

15193253\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

15193254\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

15193250\* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610

15193251\* +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610

District/off: 0315-1

User: vson  
Form ID: 149

Page 3 of 3  
Total Noticed: 77

Date Rcvd: Jun 30, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
15193232\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850)  
15193233\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850)  
15193229\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
15193230\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
15193271\* +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
15193269\* +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
15228090\* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
15215825\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 1, \* 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Richard E. Lawrence, Jr.  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4